GOVERNMENT OF INDIA
WOMEN AND CHILD DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:4997
ANSWERED ON:31.03.2017
Study on Financial Inclusion/ Empowerment of Women
Mahendran Shri C.

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

(a) whether the Government has conducted any study/analysis regarding financial inclusion/empowerment of women;
(b) if so, the details and the outcome thereof; and
(c) whether there has been an increase in the number of women operating saving bank accounts, owning houses and participation in decision making in households and antenatal checkups and if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI KRISHNA RAJ)

(a) & (b) The Ministry of Women and Child Development has not conducted any study/analysis regarding financial inclusion/empowerment of women.

(c) Data from National Family Health Survey (NFHS)-4 (2015-16), India fact sheet reveals that number of women operating saving bank accounts, owning houses and participation in decision making in households and antenatal checkups has shown an increasing trend in comparison to National Family Health Survey (NFHS)-3 (2005-06) as per given below:-
(In percentage)

Sl. No	Indicators	(NFHS)-3 (2005-06)	(NFHS)-4 (2015-16)
1	women having a bank or savings account that they themselves use	15.1	53
2	Mothers who had antenatal check-up in the first trimester	43.9	58.6
3	Mothers who had at least 4 antenatal care visits	37.0	51.2
4	Currently married women who usually participate in household decisions	76.5	84.0
5	Women owning a house and/or land (alone or jointly with others)	NA	38.4

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